Case 06-14784-dws Doc 1 Filed 10/18/06 Entered 10/18/06 16:53:51 Desc Main Document Page 1 of 32

(Official Form 1) (10/06) UNITED STATES BANKRUPTCY COURT **Voluntary Petition** EASTERN DISTRICT OF PENNSYLVANIA PHILADELPHIA DIVISION Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Rahn, Christopher All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names) Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, xxx-xx-3077 state all): state all): Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 1112 Christian Street Philadelphia, PA ZIP CODE ZIP CODE 19147 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: **PHILADELPHIA** Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 1112 Christian Street Philadelphia, PA ZIP CODE ZIP CODE 19147 Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor (Form of Organization) Nature of Business **Chapter of Bankruptcy Code Under Which** (Check one box.) the Petition is Filed (Check one box) (Check one box.) ☐ Health Care Business √ Chapter 7 Chapter 15 Petition for Recognition Individual (includes Joint Debtors) Single Asset Real Estate as defined Chapter 9 See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Chapter 12 Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Stockbroker of a Foreign Nonmain Proceeding Chapter 13 Partnership Commodity Broker П Other (If debtor is not one of the above Clearing Bank Nature of Debts (Check one box) entities, check this box and state type Other of entity below.) Debts are primarily consumer Debts are primarily **Tax-Exempt Entity** debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an individual primarily for a (Check box, if applicable.) Debtor is a tax-exempt organization personal, family, or houseunder Title 26 of the United States hold purpose.' Code (the Internal Revenue Code). **Chapter 11 Debtors** Filing Fee (Check one box) Check one box: Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million. Check all applicable boxes: Filing Fee waiver requested (applicable to chapter 7 individuals only). Must A plan is being filed with this petition attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 50-100-200 1.000 5 001-10,001-25.001-50.001-**OVFR** 49 99 199 999 5.000 10.000 25.000 50,000 100,000 100,000  $\square$ П Estimated Assets \$1 million to □ \$0 to \$10,000 \$10,000 to \$100,000 □ \$100,000 to \$1 million More than \$100 million \$100 million

More than \$100 million

\$1 million to \$100 million

Estimated Debts

\$0 to \$50,000

\$50,000 to \$100,000

**☑** \$100,000 to \$1 million

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(Official Form 1) (10/06) FORM B1, Page 2 **Christopher Rahn Voluntary Petition** Name of Debtor(s): (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: District: Relationship: Judae: Exhibit B Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by Exhibit A is attached and made a part of this petition. 11 U.S.C. § 342(b). X /s/ Michael A. Cataldo, Esquire 10/18/2006 Michael A. Cataldo, Esquire Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.  $\overline{\mathbf{A}}$ No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Official Form 1) (10/06)	Page 3 of 32 FORM B1, Page 3
Voluntary Petition	Name of Debtor(s): Christopher Rahn
(This page must be completed and filed in every case)	
Si	gnatures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Christopher Rahn  Christopher Rahn	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
Telephone Number (If not represented by an attorney) 10/18/2006	(Signature of Foreign Representative)  (Printed Name of Foreign Representative)
Date Signature of Attorney	(Date)
Signature of Attorney  X /s/ Michael A. Cataldo, Esquire  Michael A. Cataldo, Esquire  Bar No.  Cibik and Cataldo, P.C. 437 Chestnut Street Suite 1000  Philadelphia, PA 19106 ccpc@ccpclaw.com Phone No.(215) 735-1060  Date  Phone No.(215) 735-6769	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address  X  Date  Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
Printed Name of Authorized Individual  Title of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B201 (04/09/06)

# Document Page 4 of 32 UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA PHILADELPHIA DIVISION

IN RE: Christopher Rahn

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# <u>Chapter 7:</u> Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299) 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose

- debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

Page 2

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IN RE: Christopher Rahn

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations: most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## Certificate of Compliance with § 342(b) of the Bankruptcy Code

	-	~	` '		£	
I,	Michael A. Cataldo, Esquire	, counsel for Debt	or(s), hereby certi	ify that I deliv	ered to the De	btor(s) the Notice
requi	red by § 342(b) of the Bankruptcy Code.	-				
/s/ M	ichael A. Cataldo, Esquire		_			
Micha	ael A. Cataldo, Esquire, Attorney for Debtor(s)					
Bar N	lo.:					
Cibik	and Cataldo, P.C.					
437 (	Chestnut Street					
Suite	1000					
Phila	delphia, PA 19106					
ссрс	@ccpclaw.com					
Phon	e: (215) 735-1060					
Fax:	(215) 735-6769					

# Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

E-Mail: mcataldo@ccpclaw.com

Christopher Rahn	X /s/ Christopher Rahn	10/18/2006
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X	
Case No. (if known)	Signature of Joint Debtor (if any)	Date

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ln re:	Christopher Rahn	Case No.	
			(if known)

				()
		STATEMENT OF FINAN	ICIAL AFFAIRS	
None	State the gross amount of including part-time activities case was commenced. State maintains, or has maintaine beginning and ending dates	pyment or operation of business income the debtor has received from employment, is either as an employee or in independent trade or it te also the gross amounts received during the two rid, financial records on the basis of a fiscal rather the of the debtor's fiscal year.) If a joint petition is filler 13 must state income of both spouses whether of SOURCE	business, from the beginning years immediately preceding han a calendar year may rep ed, state income for each spo	of this calendar year to the date this this calendar year. (A debtor that ort fiscal year income. Identify the use separately. (Married debtors filing
	\$11,712.00	2005		
None ✓	State the amount of income two years immediately prec separately. (Married debtor	from employment or operation of busic received by the debtor other than from employment eding the commencement of this case. Give partices filing under chapter 12 or chapter 13 must state arrated and a joint petition is not filed.)	ent, trade, profession, or opera culars. If a joint petition is file	ed, state income for each spouse
None ✓	debts to any creditor made constitutes or is affected by account of a domestic supp credit counseling agency. (		ncement of this case if the agg an asterisk (*) any payments nt schedule under a plan by a 13 must include payments by	gregate value of all property that that were made to a creditor on napproved nonprofit budgeting and
None	preceding the commencem \$5,000. (Married debtors file	not primarily consumer debts: List each payment ent of the case if the aggregate value of all properling under chapter 12 or chapter 13 must include panless the spouses are separated and a joint petitic	ty that constitutes or is affected ayments and other transfers be	ed by such transfer is not less than
None	c. All debtors: List all payn who are or were insiders. (	nents made within one year immediately preceding Married debtors filing under chapter 12 or chapter nless the spouses are separated and a joint petition	13 must include payments by	
None	a. List all suits and administ bankruptcy case. (Married	rative proceedings, executions, garnis strative proceedings to which the debtor is or was a debtors filing under chapter 12 or chapter 13 must nless the spouses are separated and a joint petition	a party within one year immed include information concerning	liately preceding the filing of this
	CASE NUMBER	NATURE OF PROCEEDING	AND LOCATION	DISPOSITION

**DEUTSCHE BANK** 

060401726

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**PHILADELPHIA** 

**SOLD AT SHERIFF SALE** 

**FORECLOSURE** 

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n re:	Christopher Rahn	Case No.	
			(if known)

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

		foreclosures and returns
lone	List all property that has	been repossessed by a creditor is

ty that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER **DEUTSCHE BANK 505 CITY PARKWAY WEST SUITE 100 ORANGE CA 92868** 

DATE OF REPOSSESSION, **DESCRIPTION AND VALUE** FORECLOSURE SALE, TRANSFER OR RETURN **OF PROPERTY** 10/06 **SHERIFF SALE 10/06** 

# 6. Assignments and receiverships

None  $\square$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

None  $\square$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

> DATE OF PAYMENT. NAME OF PAYER IF

OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

9/15/06 2.000

NAME AND ADDRESS OF PAYEE CIBIK AND CATALDO, PC

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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(if known)

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UNITED STATES BANKRUPTCY COURT **EASTERN DISTRICT OF PENNSYLVANIA** DHII ADEL PHIA DIVISION

		PHILADELPHIA DIVISION	
In re:	Christopher Rahn	Case No.	

	s	TATEMENT OF FINAN( Continuation Sheet I		
None	b. List all property transferred by the debtor similar device of which the debtor is a benefit		ding the commencement of this	case to a self-settled trust or
None	11. Closed financial accounts List all financial accounts and instruments I transferred within one year immediately precertificates of deposit, or other instruments brokerage houses and other financial instit accounts or instruments held by or for either petition is not filed.)	eceding the commencement of this c ; shares and share accounts held in utions. (Married debtors filing under	ase. Include checking, savings, banks, credit unions, pension fu chapter 12 or chapter 13 must in	or other financial accounts, ands, cooperatives, associations, aclude information concerning
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately		boxes or depositories of either or	
		NAMES AND ADDRESSES OF		
	NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY MADISON BANK SAFE DEPOSIT BANK 8000 VEREE RD PHILA,PA	THOSE WITH ACCESS TO BOX OR DEPOSITORY DEBTOR ONLY	DESCRIPTION OF CONTENTS \$7,500	DATE OF TRANSFER OR SURRENDER, IF ANY
None	13. Setoffs List all setoffs made by any creditor, includ case. (Married debtors filing under chapter petition is filed, unless the spouses are sep	12 or chapter 13 must include inform	nation concerning either or both	
None	<b>14. Property held for another per</b> List all property owned by another person t			
None	15. Prior address of debtor	immediately preceding the common	coment of this case list all promi	ingo which the debter ecounied

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

**101 CANTERBURY LANE** 1999 THRU **BLUE BELL, PA 19422** 2001

1010 SOUTH 7TH STREET 2001 THRU 1/02

**PHILA,PA 19147** 

**3616 NANTON TERRACE** 2002-2004

**PHILA,PA 19154** 

**101 THUNDER CIRCLE** 2004/2005

BENSALEM, PA 19020

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n re:	Christopher Rahn	Case No.	
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 3
None	16. Spouses and Former Spouses  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.
	17. Environmental Information  For the purpose of this question, the following definitions apply:  "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.
	"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.  "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.
None	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:
None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
	18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOC. SEC. NO. / COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

PHILA, PA 19154 20-0720602

CHRIS RAHN CONTRUCTION, INC **3616 NANTON TERRACE** 

CONSTRUCTION

**NATURE OF BUSINESS** 

**BEGINNING AND ENDING** DATES

JAN 2005 THRU **APPROX MARCH 2006** 

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UNITED STATES BANKRUPTCY COURT **EASTERN DISTRICT OF PENNSYLVANIA** PHILADELPHIA DIVISION

In re: Christopher Rahn

Case No.	
	(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 4
None	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.
	(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
None  ✓	
None	b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
	20. Inventories
None	
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

# 22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement  $\overline{\mathbf{A}}$ of this case.

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Official Form 7 - Cont. (10/05)

#### Page 11 of 32 Document UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA PHILADELPHIA DIVISION

In re: Christopher Rahn Case No. (if known)

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

None  $\overline{\mathbf{V}}$ 

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

## 23. Withdrawals from a partnership or distributions by a corporation

None  $\overline{\mathbf{V}}$ 

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this

### 24. Tax Consolidation Group

 $\sqrt{\phantom{a}}$ 

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

#### 25. Pension Funds

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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Official Form 7 - Cont. (10/05)

#### Document Page 12 of 32 UNITED STATES BANKRUPTCY COURT **EASTERN DISTRICT OF PENNSYLVANIA** PHILADELPHIA DIVISION

In re: Christopher Rahn

Case No.	
	(if known)

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.								
Date 10/18/2006	Signature of Debtor	/s/ Christopher Rahn Christopher Rahn						
Date	Signature of Joint Debtor (if any)							

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

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Form B6A (10/05)

In re Christopher Rahn

Case No.	
	(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim

(Report also on Summary of Schedules)

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Form B6B (10/05)

In re Christopher Rahn

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

			+-	Current Value of
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
Checking, savings or other financial accounts, certificates of deposit,		MADISON BANK-CHECKING ACCT	-	\$600.00
or shares in banks, savings and loan,		MADISON BANK SAVINGS ACCT	-	\$0.00
thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		SAFE DEPOSIT BOX	-	\$1,500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		HOUSEHOLD GOODS LIVES WITH GIRLFRIEND-ALL HOUSEHOLD ITEMS BELONG TO HIS GIRLFRIEND	-	\$0.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		WEARING APPAREL	-	\$250.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			

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Form B6B-Cont. (10/05)

In re Christopher Rahn

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x						
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		DREYFUS/PENSION(PHILA CARPENTER'S UNION)	-	\$32,000.00			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		CHRIS RAHN CONSTRUCTION, INC CLOSED APPROX 6 MONTHS AGO FEW SAWS- MOST TOOLS ,IF ANY. WERE LEFT BEHIND AT LAST JOB CORPORATION IS CLOSED AND HAD 2 UNCOLLECTABLE RECEIVABLES APPROX \$17,000 AND \$26,000 CORPORATION OWES THE PHILA CARPENTER'S UNION APPROX \$30,000	-	\$0.00			
14. Interests in partnerships or joint ventures. Itemize.	x						
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x						
16. Accounts receivable.	x						
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x						

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Form B6B-Cont. (10/05)

In re Christopher Rahn

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

		Continuation Sheet No. 2		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			

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Form B6B-Cont. (10/05)

In re	Ch	risto	pher	Rahn
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Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 JEEP CHEROKEE APPROX \$54,000 MILES	-	\$14,000.00
		2004 FORD F 250	-	\$15,500.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	х			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	х			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Total:

\$63,850.00

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Form B6C (10/05)

In re	Christo	pher	Rahn
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Case No.	
	(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$125,000.
✓ 11 U.S.C. § 522(b)(2)  □ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
MADISON BANK-CHECKING ACCT	11 U.S.C. § 522(d)(5)	\$600.00	\$600.00
MADISON BANK SAVINGS ACCT	11 U.S.C. § 522(d)(5)	\$0.00	\$0.00
SAFE DEPOSIT BOX	11 U.S.C. § 522(d)(5)	\$1,500.00	\$1,500.00
HOUSEHOLD GOODS LIVES WITH GIRLFRIEND-ALL HOUSEHOLD ITEMS BELONG TO HIS GIRLFRIEND	11 U.S.C. § 522(d)(3)	\$0.00	\$0.00
WEARING APPAREL	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
DREYFUS/PENSION(PHILA CARPENTER'S UNION)	11 U.S.C. § 522(d)(10)(E) 11 U.S.C. § 522(d)(12)	\$32,000.00 \$0.00	\$32,000.00
2004 FORD F 250	11 U.S.C. § 522(d)(2)	\$920.00	\$15,500.00
		\$35,270.00	\$49,850.00

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Official Form 6D (10/06) In re Christopher Rahn

Case No.	
	(if known)

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	^ II	uebi	or has no creditors holding secured claims	וטו	eh	OIL	on this schedule L	). 
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxx0624  DaimlerChrysler Services Trustee Payment Dept. No.100301 P.O. Box 55000 Detroit, MI 48255		-	DATE INCURRED: NATURE OF LIEN: Vehicle Loan COLLATERAL: 2005 JEEP CHEROKEE REMARKS:				\$18,000.00	\$4,000.00
			VALUE: \$14,000.00	1				
ACCT #: xxxxxx3259  Soverign Bank 601 Penn Street Reading, PA 19601		-	DATE INCURRED: NATURE OF LIEN: Vehicle Loan COLLATERAL: FORD F 250 REMARKS:  VALUE: \$15,500.00				\$14,580.00	
	$\vdash$	<del>                                     </del>	ψ10,300.00	$\vdash$	$\vdash$	Н		
		•	Subtotal (Total of this	Pag	je)	>	\$32,580.00	\$4,000.00
			Total (Use only on last				\$32,580.00	\$4,000.00
No continuation sheets attached			, , , , , , , , , , , , , , , , , , ,		, ,		(Report also on	(If applicable,
continuation sheets attached							Cummon of	report also en

(Report also on Summary of Schedules)

report also on Statistical Summary of Certain Liabilities and Related Data)

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Official Form 6E (10/06)

In re Christopher Rahn

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

✓	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	mounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	No continuation sheets attached

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Official Form 6F (10/06) In re Christopher Rahn

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box it debtor has no creditors holdin	ig c	111360	cured claims to report on this Schedule 1.				Check this box if debtor has no creditors holding dissecured claims to report on this Schedule F.								
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM								
ACCT #: xxxxx1726  DEUTSCHE BANK 505 CITY PARKWAY WEST SUITE 100 ORANGE, CA 92868	-	-	DATE INCURRED: CONSIDERATION: DeficIENCY REMARKS:				\$117,000.00								
ACCT #: Goldbeck, McCafferty and McKeever Mellon Center-Suite 5000 701 Market Street Philadelphia, PA 19106		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only								
ACCT #: xxxxx2131 NEXTEL		-	DATE INCURRED: CONSIDERATION: Phone REMARKS:				\$700.00								
ACCT #: PNC BANK NAT'L ASSOCIATION BUSINESS BANKING 1600 MARKET STREET PHILADELPHIA, PA 19103		-	DATE INCURRED: CONSIDERATION: BUS LOAN REMARKS: NOTE:DEBTOR'S PARENTS PLEDGED THEIR HOME .THEREFORE IT IS A SECURED DEBT AS TO NON ESTATE PROPERTY.HOME IS WORTH				\$297,000.00								
			APPROX \$150,000												
Subtotal >							\$414,700.00								
Total >  (Use only on last page of the completed Schedule F.)  Nocontinuation sheets attached (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						F.) he	\$414,700.00								

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Form B6G (10/05)

In re Christopher Rahn

Case No.		

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Form B6H (10/05)

In re Christopher Rahn

Case No.	
	(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06)

In re Christopher Rahn

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:		Dependents of	use		
Single	Relationship:	Age:	Relationship:		Age:
og.c					
Employment	Dobtor		Spause		
Employment	Debtor		Spouse		
Occupation Name of Employer	NOT EMPLOYED				
How Long Employed	FORMED EARLY 2005				
Address of Employer	CHRIS RAHN CONSTR	RUCTION, INC			
		, , , , , , , ,			
	CLOSED APPROX 6 M	THS AGO			
INCOME: (Estimate of a	average or projected mo	nthly income at time case fi	iled)	DEBTOR	SPOUSE
		s (Prorate if not paid monthly)	•	\$0.00	
<ol><li>Estimate monthly over</li></ol>	ertime			\$0.00	
3. SUBTOTAL				\$0.00	
4. LESS PAYROLL DE			_	Φο οο	
a. Payroll taxes (inclued) b. Social Security Tax	udes social security tax if b	o. is zero)		\$0.00 \$0.00	
c. Medicare	X			\$0.00 \$0.00	
d. Insurance				\$0.00	
e. Union dues				\$0.00	
f. Retirement				\$0.00	
g. Other (Specify)				\$0.00	
h. Other (Specify)				\$0.00	
i. Other (Specify)				\$0.00	
j. Other (Specify) k. Other (Specify)				\$0.00 \$0.00	
5. SUBTOTAL OF PAY	POLL DEDLICTIONS			\$0.00	
	ILY TAKE HOME PAY		-	\$0.00	
				•	
_		profession or farm (Attach de	talled stmt)	\$0.00 \$0.00	
<ol><li>Income from real pro</li><li>Interest and dividend</li></ol>				\$0.00 \$0.00	
		yable to the debtor for the del	btor's use or	\$0.00	
that of dependents lis		,,		40.00	
<ol> <li>Social security or government</li> </ol>	vernment assistance (Spe	cify):			
				\$0.00	
<ol> <li>Pension or retirement</li> <li>Other monthly incom</li> </ol>				\$0.00	
a. ChRISTINE PACIEK	e (Opechy). (A			\$685.00	
b. GIRLFRIEND PAYS				\$0.00	
С.				\$0.00	
14. SUBTOTAL OF LINE	ES 7 THROUGH 13			\$685.00	
		s shown on lines 6 and 14)		\$685.00	
	•	(Combine column totals from I	line 15:	•	5.00
	ebtor repeat total reported	` U 45\	· _	ary of Schedules ar	

on Statistical Summary of Certain Liabilities and Related Data)
7. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

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Official Form 6J (10/06)

IN RE: Christopher Rahn CASE NO

CHAPTER 7

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at timpayments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	e case filed. Prorate any
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schelabeled "Spouse."	edule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included? □ Yes ☑ No	\$0.00
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	\$0.00
b. Water and sewer	\$0.00
c. Telephone	\$0.00
d. Other: 0	
3. Home maintenance (repairs and upkeep)	\$0.00
4. Food	\$0.00
5. Clothing 6. Laundry and dry cleaning	\$50.00 \$10.00
7. Medical and dental expenses	\$10.00 \$15.00
8. Transportation (not including car payments)	\$80.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$0.00
10. Charitable contributions	\$0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0.00
b. Life	\$0.00
c. Health	\$0.00
d. Auto e. Other:	\$125.00
12. Taxes (not deducted from wages or included in home mortgage payments)  Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	\$405.00
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other:	
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$685.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	the filing of this
document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$685.00
b. Average monthly expenses from Line 18 above	\$685.00
c. Monthly net income (a. minus b.)	\$0.00

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Official Form 8 (10/05)

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA PHILADELPHIA DIVISION

IN RE: Christopher Rahn CASE NO

CHAPTER 7

# **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

☐ I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.							
I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.							
☐ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:							
				,			
Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)		
2005 JEEP CHEROKEE	DaimlerChrysler Services Trustee Payment Dept. No.100301 P.O. Box 55000 Detroit, MI 48255 xxxxxx0624	☑ SURRENDER	ING IN LIEU	OF DEBT			
FORD F 250	Soverign Bank 601 Penn Street Reading, PA 19601 xxxxxx3259	Debtor will cor reaffirming.	☐ ntinue making	payments to cred	itor without		
Description of Leased Property	Lessor's Name	Lease will be assumed purse to 11 U.S.C § 362(h)(1)(	suant C.				
None							
Date 10/18/2006 Signature //S/ Christopher Rahn Christopher Rahn							
Date	Signature _						

Official Form 6 - Declaration (10/06)

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

IN RE: Christopher Rahn CASE NO

CHAPTER 7

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read	the foregoing summary and schedules, consisting of	15
sheets, and that they are true and correct to the best o	ummary page as attached plus 2.)	
Date 10/18/2006	Signature // Christopher Rahn Christopher Rahn	
Date	Signature	
	[If joint case, both spouses must sign.]	

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# **EASTERN DISTRICT OF PENNSYLVANIA** PHILADELPHIA DIVISION

CASE NO IN RE: Christopher Rahn

CHAPTER 7

	DISCLOSURE OF COM	PENSATION OF ATTORNE	EY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr that compensation paid to me within one year b services rendered or to be rendered on behalf c is as follows:	efore the filing of the petition in bankru	uptcy, or agreed to be paid to me, for	
	For legal services, I have agreed to accept:		\$2,000.00	
	Prior to the filing of this statement I have receive	ed:	\$2,000.00	
	Balance Due:	_	\$0.00	
2.	The source of the compensation paid to me was	S:		
	✓ Debtor  ☐ Other (s	pecify)		
3.	The source of compensation to be paid to me is   Debtor Other (s			
4.	I have not agreed to share the above-discle associates of my law firm.	osed compensation with any other per	rson unless they are members and	
	☐ I have agreed to share the above-disclosed associates of my law firm. A copy of the agreement compensation, is attached.			
5.	<ul> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> </ul>			
6.	By agreement with the debtor(s), the above-disclosed fee does not include the following services:  Continued Meeting of Creditor Hearings, Addition of Creditors after Filing Petition, Motions to Avoid Liens, Motions for Relief from the Automatic Stay, Motions to Dismiss Case, Adverserial Proceedings & Discharge Litigation, Depositions, Asset Cramdowns, Objection to Proof of Claims, Certification of Stipulation Defaults, Motions for Plan Modifications, Motions for Reconsideration, Vacate Wage Orders, Praceipe for Discharge, Bankruptcy Chapter Conversions, Redemption of Property, Lexis & Pacer Research, Credit, Property, Judgements, & Liens Reports. The above legal services will be billed at a hourly rate of \$300/hour per attorney.			
		CERTIFICATION		
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.			
	10/18/2006	/s/ Michael A. Cataldo, Esquire		
	Date	Michael A. Cataldo, Esquire Cibik and Cataldo, P.C. 437 Chestnut Street Suite 1000 Philadelphia, PA 19106 ccpc@ccpclaw.com Phone: (215) 735-1060 / Fax: (21	Bar No. 5) 735-6769	
	/s/ Christopher Rahn			

/s/ Christopher Rahn	
Christopher Rahn	

Official Form 6 - Summary (10/06)

# Document Page 29 of 32 UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA PHILADELPHIA DIVISION

IN RE: Christopher Rahn CASE NO

CHAPTER 7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$63,850.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$32,580.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$414,700.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$685.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$685.00
	TOTAL	13	\$63,850.00	\$447,280.00	

Official Form 6 - Statistical Summary (10/06)

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IN RE: Christopher Rahn CASE NO

CHAPTER 7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

# State the following:

State the following.	
Average Income (from Schedule I, Line 16)	\$685.00
Average Expenses (from Schedule J, Line 18)	\$685.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$685.00

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$4,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$414,700.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$418,700.00

Official Form 1, Exhibit D (10/06)

# Document Page 31 of 32 UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA PHILADELPHIA DIVISION

IN RE:	Christopher Rahn	Case No.	
			(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exhibit D (10/06)

# Document Page 32 of 32 UNITED STATES BANKRUPTCY COURT **EASTERN DISTRICT OF PENNSYLVANIA** PHILADELPHIA DIVISION

IN RE: Christopher Rahn Case No. (if known)

Debtor(s)

# **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH**

CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Christopher Rahn
Date:10/18/2006